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GROUP 3

AF. 61

Patent Attorney Docket No. 26796.2
Customer No. 27683

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: §
David P. Cook § Group Art Unit: 3621
§
Ser. No.: 09/427,968 § Examiner: Worjoh, J.
§
Filed: October 27, 1999 §
§
For: CENTRALIZED AUTHORIZATION AND §
FRAUD-PREVENTION SYSTEM FOR §
NETWORK-BASED TRANSACTIONS §

AMENDMENT

PLEASE
ENTER
AF
8/16/04
Box AF
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed May 26, 2004, please amend the above-identified patent application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.